

REMARKS

Claims 1-19 are pending in this application. Applicants do not acquiesce in the correctness of the rejections and reserve the right to present specific arguments regarding any rejected claims not specifically addressed. Reconsideration in view of the above amendments and following remarks is respectfully requested.

In the Office Action, claims 7-10 and 17-19 are rejected under 35 U.S.C. 102(e) as being anticipated by Korman et al. (US 6,308,887), hereinafter “Korman”; and claims 1-6 and 11-15 are rejected under 35 U.S.C. 103(a) as being unpatentable over Korman. Applicants respectfully traverse the rejections for the reasons that follow.

Applicants initially submit that in the Office Action, the Office does not provide a ground for the rejection of claim 16. Applicants respectfully request clarification.

With respect to claims 7 and 17, Applicants submit that Korman does not disclose a counter in a relay center to be updated “based on said transaction request message and said transaction response message ... for a settlement among the plurality of financial institution systems.” (Claim 17, similarly claimed in claim 7). In Korman, the host computer 40 only acts as a middle-man between a Super-ATM 10 and a remote terminal 60, and does not include a counter to count, e.g., balances among and between different remote terminals. In col. 10, lines 45-58 (which is relied on by the Office to disclose the above feature), Korman only discloses receiving and forwarding messages, but does not include updating a counter to count balances among and between different remote terminals 60. In col. 9, lines 35-50, Korman also only discloses transmitting and formatting transaction information through host computer 40 between a super ATM 10 and a remote terminal 60. Korman does not disclose a counter for the settlement between and among remote terminals

60 in host computer 40. In addition, in Korman, none of the industry computer systems 60 provides resources, e.g., cash, for a transaction between a user of a Super-ATM 10 and another industry computer system 60. As such, Korman does not disclose or suggest a settlement among the plurality of financial institution systems. The so-called initiation of a balance authorization in Korman involves only a user of a Super-ATM and an industry computer system 60, but does not happen among a plurality of industry computer systems 60. The workflow processor in Korman only relates to the execution of actions, but does not include settlement among different remote terminals 60. Moreover, host computer 40 only monitors ATMs 10 regarding, e.g., coins received, but does not provide settlement among remote terminals 60. In view of the foregoing, Korman does not teach the features of claims 7 and 17.

The above arguments also apply to independent claims 11 and 18.

With regard to independent claims 1, 4, 6, 11, 13 and 18, Applicants submit that Korman does not disclose or suggest each and every feature of the claimed invention.

With respect to claims 1 and 13, Korman does not disclose “receiving menu screen information through a network, the menu screen information being created by each of a plurality of financial institutions[.]” (Claim 13, emphasis added, similarly claimed in claim 1). Rather, the Super-ATM of Korman has only one set of user menus for all the remote terminals and a user navigates the menus to select a remote terminal to do transactions with. The Office admits that “Korman does not disclose displaying a screen menu created by the associated financial institution.” (Office Action at page 7). However, in the 103 rejection of claims 1 and 13, the Office does not provide any suggestion or motivation to improve Korman to achieve the claimed feature. The Office only provides an official notice to state that “displaying a screen menu created

by the associated financial institute is well known in the art.” (Office Action at page 7). However, this factual assertion is unsubstantiated and is not properly based upon common knowledge. For example, regarding the airline reservation system example, it is not well known in the art that a reservation system can display menus created by different airline carrier companies (even if they are all associated with the reservation system). In contrast, the claimed invention includes, *inter alia*, “the menu screen information being created by each of a plurality of financial institutions[.]” (Claim 13). In view of the foregoing, Applicants submit that the Office does not establish a *prima facie* case of obviousness. Accordingly, Applicants respectfully request the Office withdraw the rejection. In addition, Applicants respectfully request the Office support the official notice with references that show these features.

The above arguments also apply to claims 4 and 6 as the Office makes the same official notice in the rejection. (*See* Office Action at page 9.)

In addition, with respect to claims 4 and 6, the claimed invention includes displaying financial transaction menu screens based on whether the identified financial institution is the managing financial institution or not (claim 4), and/or whether the identified financial institution is an associated financial institution (claim 5) or not. Specifically, the invention claims that “if said identified financial institution is not said managing financial institution, displaying a financial transaction menu screen unique to said identified financial institution on said display in place of a menu screen created by said managing financial institution” (claim 4), and that “if a card for said associated financial institution is accepted, ... displaying a menu screen unique to said identified financial institution on said display; and if a card for said non-associated financial institution is accepted, displaying a menu screen for a non-associated financial institution created by said

managing financial institution on said display” (claim 6). As the Office admits, Korman does not disclose the above feature. (Office Action at page 9). However, in the 103 rejection of claims 4 and 6, the Office does not provide any suggestion or motivation to improve Korman to achieve the above claimed features. The Office only provides an official notice to state that “displaying a screen menu created by the associated financial institute is well known in the art” (Office Action at page 9), which is unsubstantiated and is not properly based upon common knowledge as discussed above. In addition, this official notice does not help to support the rejection because it still does not disclose identifying whether the identified financial institute is a managing financial institution or an associated financial institution. In view of the foregoing, the Office does not establish a *prima facie* case of obviousness and Applicants respectfully request that the Office withdraw the rejection. In addition, Applicants respectfully request the Office support the official notice with references that show these features.

The dependent claims are believed allowable for the same reasons stated above, as well as for their own additional features.

Applicants respectfully submit that the application is in condition for allowance. Should the Examiner believe that anything further is necessary to place the application in better condition for allowance, the Examiner is requested to contact Applicants' undersigned attorney at the telephone number listed below.

Respectfully submitted,

/Spencer K. Warnick/

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